Factors of Commitment: An Empirical Study among the Employees of Some Selected Private Commercial Banks in Bangladesh

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Abstract

The concept of commitment in the workplace is still one of the most widely viewed issues in the fields of management, organizational behavior, and human resource management. Commitment is the expression of continuous relationship of employees towards their organization. Committed workers are asset for any organization who provides their best effort in work place. The study had taken an attempt to identify the potential factors which inspires an employee to become a committed employee in private commercial banks in Dhaka city. The study was carried out on all the employees who were working in different officers' level in different commercial banks in Dhaka city. The sample for the study was drawn using random sampling method. A well designed questionnaire having simple biographical questions along with well designed organizational commitment question was used to collect primary data from the respondents. Simple descriptive and factor analyses were used to interpret the data. The study found that among the factors, five were mostly responsible for employees' commitment towards his/her organization they were Interpersonal relations, working condition and facilities, freedom at work and security, supervisor's support, recognition and growth. The study concluded there are a wide variety of reasons why organizational commitment is important and why organizations want their key employees to be highly committed. Finally the study recommended that to make employees committed factors identified by the study should be implemented in the banking sectors of Bangladesh.

Keywords: Banks, Factors, Commitment, Employees.

Introduction

Commitment is the sense of belonging that an employee feels and shows for his organization. The concept of organizational commitment has been studied extensively during the past decades, and remains one of the most challenging and studied concepts in organizational research. Scholars from the various disciplines give their own conceptual definitions (O'reilly 1989). It may also be stated as an individual's psychological bond to the organization including a sense of job involvement, loyalty and belief in the values of the organization. Commitment provides the congenial environment to express an employee's attitude towards jobs. Organizational commitment actually describes the relationship in between the employees and their organization

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and the intention of continuation of the job (Meyer, Allen & Smith 1991). In their study, Miller and Lee (2001) defined employees' degree of acceptance of organizational goals and discuss their willingness to exert effort on behalf of the organization. (Angle & Perry 1981). It was anticipated that the effectiveness of an organization depends on the behavior of the employees to which the employees are committed. Organizational commitment is the strength of an employee's involvement in and identification with the organization (Steers 1977). Organizational commitment is a condition in which employees feel interested in their organizational goals and are willing to maintain employment for achieving it (Miller 2003). The forces of organization bind employees to a course of action of relevance to one or more targets accomplishment (Cohen 2003). In their study Allen & Meyer (1990) have recognized organizational commitment as a leading factor of impacting the level of achievement in many organizations. Organizational members are bound by their actions and beliefs to sustain their activities and their own involvement in the organization. Organizational commitment is the product of attitude and behavior that reflects feelings such as attachment, identification and loyalty to the organization as an object of commitment (Morrow 1993). Committed individuals enact specific behavior due to the belief that it is morally correct rather than personally beneficial (Best 1994). The present study focuses on commitment based organizational commitment is the employee's depth of involvement and intention to continuity

Significance of the Study

Organizational commitment has been widely studied by so many scholars' from different parts of the world. It is one of the most influential issues in the field of organizational behavior, psychology, sociology and human resource management. All the previous studies were concerned within ensuring high level of commitment of the organization workers. The present study tried to identify the possible factors of organizational commitment on employees of commercial banks. Banks play vital role in providing numerous monetary services to its clients. Simultaneously bank provides huge employment opportunity for the educated people. Like other organizations, commercial bank believes committed employees are their assets because committed employees show high morale, low turnover, less absenteeism, and better productivity. So an attempt has been made to investigate into the factors that affect commercial bank employees' commitment.

Conceptual Framework

Organizational commitment is the product of both demographic and job related factors. The study constitutes a conceptual framework which describes that both demographic and job related characteristics are responsible to make respondents committed to his organization.

Demographic Job related Characteristics characteristics Gender Age HF, WF, WE, WS, SS, Marital Commitment RC, RS, HT, status, TW, FW,T & Education D, JS, S, B, Experience P, PE.

Figure: 1 Conceptual framework

Here Health Facilities=HF, Welfare Facilities=WF, Working Condition=WC, Work Schedule=WS, Support from Supervisor=SS, Support from Colleagues= SC, Relationship with Superiors=RS, Human Treatment=HT, Team Work=TW, Training & Development=TD, Freedom at Work=FW, Job Security=JS, Salary= S, Bonus= B, Promotion=P, Performance Evaluation=PE

Literature Review

A huge amount of research on organizational commitment has been so far conducted studying the factors and outcomes of commitment in the work setting, and the body of knowledge has been enriched from their findings. But a little research has been conducted in Bangladesh. For that reason the researchers had to rely on foreign literature. This study had taken an attempt to extensively review the related literature from past to most recent.

The term "commitment" has been used, for example, to describe such diverse phenomena as the willingness of social actors to give their energy and loyalty to social systems (Kanter & Rosabeth 1968). In their study (Poter, et. al 1974) found three major components: (1) a strong belief in and acceptance of the organization's goals, (2) a willingness to exert considerable effort on behalf of the organization, and (3) a definite desire to maintain organizational membership. Harold, et. al (1981) finds organizational commitment to be associated with organizational adaptability, turnover, and tardiness rate, but not with operating costs or absenteeism.

Literally hundreds of studies have been conducted to identify factors involved in the development of organizational commitment. Mathieu & Zajac (1990) had shown commitment is positively related to personal attribute like age. Luthans, McCaul & Dodd (1985) said length of service in a particular organization is a factor of commitment. John & Taylor (1999) found marital status also

responsible for commitment. Glisson & Durick (1988) pointed out commitment negatively related to the employee's level of education. Moreover it also found that commitment highly related to job characteristics task autonomy feedback and job challenge (Dunham et.al 1994) and certain work experiences such as job security (Yousef 1998), promotion opportunities(Gaertner et. al 1989), training and mentoring opportunities (Scandura 1997), and supportive and considerate leadership (DeCotiis, et. al 1987). Finally, research studies have revealed that commitment is influenced by perceptions of organizational justice (McFarlin et.al 1992)

Clugston (2000) states that job satisfaction has a significant relationship with the three dimensions of organizational commitment and job satisfaction has a positive relationship with affective and normative commitment and a negative relationship with continuance commitment. Meyer & Herscovitch (2001) say that organizational commitment will decrease the turnover rate, absenteeism and vice versa. However (Kalleberg, et.al 2001) in their study found that previous research on the relationship between job satisfaction and organizational commitment has not shown any consistent and easily reconcilable findings. Siu (2002) found the negative effect of job stress on organizational commitment, work stress is influenced by perception of one. Stinglhamber & Vandenberghe (2003) conducted a study to examine the relationship between perceived support and affective commitment, and the linkages between these constructs and some of their common antecedents and consequences and the linkages between the favorableness of intrinsically and extrinsically satisfying job conditions, perceived organizational support, perceived supervisor support, affective commitment to the organization and supervisor, and turnover. The findings suggest that exchange relationship between employees and their supervisors should be closely investigated. Study conducted by Okpara (2004) concludes that if the workforce is satisfied with their job as well as the organizational environment including the colleagues, compensation, and leaderships they will be more committed with their organization as compared to when they are not satisfied. An extensive study of employees working in Sydney found which revealed that relation based leadership style have significant relationship with organizational commitment of Peterlok, et.al (2005).

Basson & Coetzee (2006) conducted a study to investigate into the specific retention factors that induced the organizational commitment of high technology employees. The most relevant explanatory factors were found compensation, job characteristics, supervisor support, and work/life policies, which appeared to have a statistically significant influence on the development of organizational commitment in high technology employees. Meyer et.al (2006) examined the relationship between organizational identity strength and commitment accomplished. The results found that self-reported affective commitment and supervisor-focused impression management predicted managerial perceptions of affective commitment, whereas age, tenure, education, training and development, and self-focused impression management were related to managerial perceptions of continuance commitment. Cohen (2007) showed after reviewing literature that commitment has two two-dimension. One dimension is instrumental in nature and the second is affective and tries to maximize the strengths of the current approaches and minimizes their limitations. Gill, et.al (2009) found the effects of transformational leadership and of stress on students' commitment to continue their college or university studies. It suggests that when

instructors implement transformational leadership, such behavior positively affects the perceived student commitment to continue their studies. WeiBo, et.al (2010) in their study found same relationship between the variables of employee commitment and a supervisor. Ogungbamila, et.al (2010) in their study investigated into the influence of production team size (small vs. large) and employees' perceptions of their production work teams (negative, neutral, and positive) on their level of workplace commitment. The results indicated that production team size had no significant influence on workplace commitment. However, employees who had positive perceptions of their production work teams were significantly more committed to the workplace than were those who held either neutral or negative perceptions. There is now considerable evidence of the benefits to organizations of having a strongly committed workforce whose members feel a sense of fit and belonging to their organizations (Morrow 2011). In their study, Khanifar, et.al (2012) anticipated organizational commitment of employees leads to better customer satisfaction when they are engaged in client interactions. Suma & Lesha (2013) conducted research to explore to what extent these employees are committed to their job and satisfied with different dimensions to their job and found a positive correlation between work, supervision, coworkers and promotion, but no relationship between pay and organizational commitment.

Objective of the Study

To know the factors affecting organizational commitment of employees working in private commercial banks in Dhaka city.

Methodology

This study is empirical in nature. Both primary and secondary data were used for the study. It was conducted on 15 private commercial banks in Dhaka city. The selection was based on their reputation in the market and the employment scenario. The respondents were taken from head offices, corporate offices and branch offices. The study randomly selected respondents for the purpose of collecting primary data who were highly educated (post-graduate and above) serving as officer in different ranks working in all offices in commercial private bank in Dhaka city. Primary data were collected using well-designed questionnaire containing both demographic and job related information. A five-point Likert scale was used in questionnaire on different attributes of organizational commitment, data was collected on demographics like age, marital status, education, experience, and gender. And job related information was collected on Health facilities, Welfare facilities, Working Environment, Work schedule, Support from supervisor. Relationship with colleagues and superiors, Human treatment, Team work, Freedom at work Training & development, Job security, Salary, Bonus, Promotion, Performance evaluation. Secondary data were collected from research studies, books, various published journals, magazines, websites, and online articles.

Sampling Design

A survey research design was used in this study to investigate into the level and factors of commitments of employees of some selected private commercial banks in Bangladesh. There are a lot of private commercial banks in Dhaka city, which vary in size and type. A random sampling method had been adopted for choosing the respondents from different banks.

Population and Sample

The study considered all the employees of private commercial banks working in Dhaka city as the population. Sample size represents the characteristics or "behavior" of the larger population. Sample size was calculated by using formula offered by Gay, L. R. (1996) and the formula suggested the following guidelines for selecting a sample size for small population (N<100). There is little point in sampling. Survey the entire population. If the population size is around 500, 50% of the population should be sampled. If the population size is 1,500, 20% should be sampled. Beyond a certain point (at approximately N=5,000), the population size is almost irrelevant, and a sample size of 400 will be adequate. Thus the larger the population, the smaller the percentage. The study calculated sample size of 300 based on the above assessment.

KMO and Bartlett's Test of Sample Adequacy

The adequacy of the data is evaluated on the basis of the results of Kaiser-Meyer-Olkin (KMO) measures of sampling adequacy and Bartlett's test of Sphericity (homogeneity of variance). The KMO measure of sampling adequacy is .585, indicating that the present data are suitable for Factor Analysis. Similarly, Bartlett's test sphericity is significant (p<0.001). It indicates significant correlation exists between the variables to proceed with the analysis. The Bartlett's test statistic is approximately distributed and it may be accepted when it is significant at p<0.05.

Table:1 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sam	.585	
Bartlett's Test of Sphericity	Approx. Chi-Square	553.508
	df	136
	Sig.	.000

Collection of data

The required information was collected through a questionnaire survey. The research instrument titled "Factors of commitment: an empirical study among the employees of some selective private commercial banks in Bangladesh. The research questionnaire describes respondents' demographic information, and the categories included are gender, age, marital status, educational qualification, and length of service. Section "B", on the other hand describes possible job commitment variables. The questionnaire was made up of 6 items in section 'A' and 17 items in section 'B'. Respondents were asked to mark some possible variables on job related sources of

commitment from the questionnaire in section B and it was constructed along a five-point likert-type scale of (1) not satisfied, (2) less satisfied, (3) moderate satisfied, (4) satisfied and (5) very satisfied. They explain the purpose and importance of the study and the way in which they have to answer to different items.

Analysis of Data

To arrive at the intended analysis, the participants' responses were put into SPSS version 17.0 software and several sets of statistical analyses were performed: descriptive analysis and factor analysis.

Period of Study

The study was conducted from July 2012 to March 2013. The study was mostly based on primary data; sufficient time was given to the respondents to respond to the questions. To reach the valid conclusion of the study the researchers went through all the precautionary stages, the study adopted pilot testing for the questionnaire, conducted reliability test, took validity test and considered all ethical issues during the data collection period which consumed a long period of time.

Analysis of Findings:

The data collected for the study are analyzed below using the following statistical methods.

Result and Discussion

Analysis of demographic characteristics: It is discernible from Table-2 that the largest majority of the sample respondents i.e. 71.3 % were belongs to male and the rest of 28.7% to female. Considering the age of the respondents, it was evident that the largest majority of the sample respondents i.e. 29.7 % were between 25-30 age groups which were followed by the age group of 45 and the above years (5%), 40-45 years (7.7 %), and 30-35 (24.7%). As far as the employees' experience is concerned, it is found that the largest majority of the sample (40.3 %) had experience of 1-2 years and 25.7% had 2-3 years. The majority of the respondent's (31%) monthly income was Taka. 35000-45000 and 4.3% of them earnings above Taka 55000. Based on education it was found that the largest majority of the employees were graduates having Bachelor of Business Administration Degree (48%). It is to be noted that the majority of employees selected for the study was junior officers (27.3%) and the rest of the respondents were trinee junior officer, officer, management Trinee officer, and senior officer.

Table 2: Frequency distribution of the demographic characteristics of the respondents

	distribution of the demograpm	Frequency	Percent
Gender	Male	214	71.3
	Female	86	28.7
	Total	300	100.0
Age	20-25	49	16.3
	25-30	89	29.7
	30-35	74	24.7
	35-40	50	16.7
	40-45	23	7.7
	Above 45	15	5.0
	Total	300	100.0
Education	BBS	42	14.0
	BBA	144	48.0
	BA	74	24.7
	MBA	29	9.7
	MSS	11	3.7
	Total	300	100.0
Experience	Below 1year	73	24.3
	1-2	121	40.3
	2-3	76	25.3
	3-4	30	10.0
	Total	300	100.0
Position	Trainee junior officer	73	24.3
	Junior officer	82	27.3
	officer	95	31.7
	Management trainee officer	39	13.0
	senior officer	11	3.7
	Total	300	100.0
Income	Below 25	69	23.0
(000)	25-35	72	24.0
	35-45	93	31.0
	45-55	53	17.7
	above 55	13	4.3

		Frequency	Percent
Gender	Male Female	214 86	71.3 28.7
	Total	300	100.0
Age	20-25	49	16.3
	25-30	89	29.7
	30-35	74	24.7
	35-40	50	16.7
	40-45	23	7.7
	Above 45	15	5.0
	Total	300	100.0

Principal Components Analysis (PCA): It is a variable reduction technique which maximizes the amount of variance accounted for in the observed variables by a smaller group of variables called components. The PCA process allows us to reduce the number of questions or variables down to their principal components. PCA is commonly called exploratory factor analysis (EFA) because these two procedures yield similar results. By definition, the initial value of the communality in a principal components analysis is 1. The values in extraction column indicate the proportion of each variable's variance that can be explained by the principal components. Variables with high values are well represented in the common factor space, while variables with low values are not well represented.

In Table: 3 the rows indicate the various components taken care of to examine the factor analysis of the study. There are 17 variables which under various factors come into act. Table 3 shows how much of the variance in the variables has been accounted for by the extracted factors. For instance, in the following table, over 74% of variance in team work, over 72% of the variance in relationship with superiors, while 63% of the variance is job security is accounted for.

Table:3 Communalities

	Initial	Extraction
Health facilities	1.000	.401
Welfare facilities	1.000	.454
Working condition	1.000	.399
Work schedule	1.000	.450
Support from supervisor.	1.000	.429
Relationship with colleagues	1.000	.420
Relationship with superiors	1.000	.724
Human treatment	1.000	.565
Team Work	1.000	.745
Training & development	1.000	.553
Freedom at work	1.000	.557
Job security	1.000	.638
Salary	1.000	.349
Bonus	1.000	.344
Promotion	1.000	.243
Performance evaluation	1.000	.269
Satisfaction	1.000	.412

Extraction Method: Principal Component Analysis.

Variance Analysis: Table 4 summarizes the total variance explained by the Factor Analysis solution and gives an indication about the number of useful factors. This table has two parts. The first part, titled *Initial Eigenvalues* gives the variance explained by all the possible factors. There are a total of 15 items, which is the same as the number of variables entered into the factor analysis. The first column under *initial eigenvalues* gives the eigenvalues for all the possible factors in a decreasing order. This is followed by the variance as a percentage of all the variance and cumulative variance. From this table it can be seen that the cumulative value of the first five attributes become approximately 47%. That means the five factors are so powerful to overwhelm

the rest of the factors. It can only be observed that only the factors with eigenvalues greater than 1 were considered significant and all the factors with eigenvalues less than 1 were considered insignificant and discarded. The table 5 below shows all the factors extractable from the analysis along with their eigenvalues, the percent age of variance attributable to each factor, and the cumulative variance of the factor and the previous factors. The first factor accounts for 14.549% of the variance, the second 23.696%, the third 32.123%, the fourth 40.049% and fifth 46.766% .All the remaining factors are not significant

Table: 4 Total Variance Explained

Compo	Initial Eigenvalues			Initial Eigenvalues Rotation Sums of Squared Loading		
nent	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.473	14.549	14.549	1.913	11.250	11.250
2	1.555	9.146	23.696	1.567	9.217	20.467
3	1.433	8.427	32.123	1.566	9.215	29.682
4	1.347	7.926	40.049	1.490	8.762	38.444
5	1.142	6.717	46.766	1.415	8.322	46.766
6	1.098	6.461	53.227			
7	1.036	6.092	59.319			
8	1.010	5.939	65.258			
9	.894	5.256	70.515			
10	.815	4.793	75.308			
11	.784	4.611	79.919			
12	.713	4.194	84.113			
13	.676	3.977	88.090			
14	.640	3.767	91.857			
15	.561	3.300	95.157			
16	.525	3.088	98.245			
17	.298	1.755	100.000			

Extraction Method: Principal Component Analysis.

Catell's Scree Test: It involves plotting each of the eigenvalues of the factor and inspecting the plot (figure 1) to find a point at which the shape of the curve changes direction and becomes horizontal. Catell recommends retaining all the factors above the below, or break into the plot all the factors that contribute the most to the explanation of the variance in the data set (Catell, 1966). Figure: 2 shows a sharp break in sizes of eigenvalues which results in a change in the slope of the plot from steep to shallow. The graph is useful for determining how many factors to retain. The point of interest is where the curve starts to flatten. It can be seen that the curve begins to flatten between factors 2 and 3. On the following graph it is seen that the factors 1 to 5 possess the eigenvalues more than 1 and the remaining factors (factor 5 to 17) have the eigenvalues of

less than 1, so only five factors have been retained. It can be observed that the slope of the Scree plot changes from steep to shallow after the first four factors. This suggests that a four-factor solution may be the right choice.

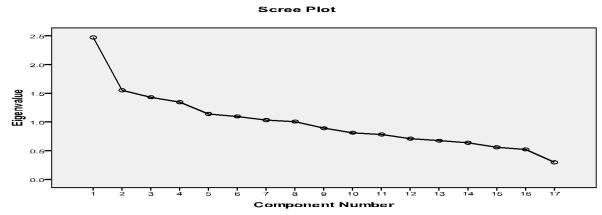


Figure: 1 Scree plot

Factor Loadings: Table-5 shows the factor loadings are used to measure the correlation between the variables and the factors. A loading close to 1 indicates strong correlation between a variable and a factor, while a loading close to zero indicates weak correlation. The factors are rotated with the used of Varimax with Kaiser Normalization rotation method and Principal Component Analysis (PCA) method for factor extraction. Only those factors that are greater than .50 are used for interpretation purpose. The table 5 below shows the loadings of the 17 variables on the 5 factors extracted. The higher the absolute value of the loading, the more the factor contributes to the variable. The gap on the table represents loadings that are less than 0.5, this makes reading the table easier. The study suppressed all loadings less than 0.5.

Table: 5 Rotated Component Matrix^a

	Component				
	1	2	3	4	5
Health facilities		.529			
Welfare facilities		.659			
Working condition		.581			
Work schedule					
Support from supervisor.			.624		
Relationship with colleagues					
Relationship with superiors	.840				
Human treatment					.674
Team Work	.847				
Training & development					.734
Freedom at work				.639	
Job security				.765	
Salary					
Bonus					
Promotion					
Performance evaluation					
Satisfaction					

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Findings of the Study (Factors of Commitment): From the above table 5, the study summarized its findings as the factors of commitment grouping similar nature of items in a single factor respectively, where all the items are loaded in a factor depending on their respective loading value. The following table 6 shows the factors composed with the variables used in this

a. Rotation converged in 8 iterations.

study as the causes of employee commitment. Factor 1 is named as interpersonal relations which is composed with the variables team work, relationship with superiors, similarly factor 2, named as working condition and facilities is composed with health facilities, welfare facilities and working condition and other factors are shown in the following table.

Table: 6 Composition of the factors

Factors	Name of the factors	Variables	
Factor 1	Interpersonal relations	Team Work	
		Relationship with superiors	
Factor 2	Working condition and facilities	Health facilities	
		Welfare facilities	
		Working condition	
Factor 3	Supervisors support	Support from supervisor.	
Factor 4	Freedom at work & security	Freedom at work	
		Job security	
Factor 5	Recognition & development	Treat as human	
		Training & development	

Conclusion

Human resources are only the animate things among the other resources in organization. Humans are assets who are responsible for effective utilization of other resources. But not all humans are assets rather committed human are the assets. Organizational performance can be achieved with employees who are motivated and committed to their work and to their organization. Therefore, it is important for management to gather knowledge about the level of the employees' commitment to their organization and the factors that affect it and cause its enrichment. In particular, developing and retaining commitment of the key employees can lead organization to the long term success. The study found not all job related factors are equally responsible to make bank employees committed, rather some specific factors like interpersonal relations, working condition and facilities, freedom at work and security, supervisor's support, recognition and growth contributed mostly to make employees committed.

Recommendation

The findings of the study say that the factors interpersonal relations, working condition and facilities, freedom at work and security, supervisor's support, recognition and growth constitute the level of commitment of the bank employees. So the following recommendations can be drawn to enrich the level of commitment of the employees:

- Organizations may ensure better interpersonal relations among management and employees
- Working conditions should be sound enough so that employee may feel a peace of mind to work
- Organizations may emphasize the freedom at work at every level of their operation and supervisor should provide sufficient support to ensure freedom at work.
- Management should organize such a system of employee treatment that ensures job security
- Organizations may also adopt policies for the development and growth of the employees.

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